# CHAPTER III

# Barriers Preventing Seniors From Applying for Food Stamps

Focus group discussants were asked about the factors that influence seniors' decision to contact the food stamp office to apply for benefits. Understanding this aspect of seniors' food stamp application decisions is key to strengthening the FSP to support increased participation among eligible seniors. The findings are particularly relevant for understanding how to reach eligible low-income seniors with effective outreach messages, methods, and services that support the decision to apply for food stamps, and how these may need to tailored for English and non-English speaking seniors. While most seniors had heard about the FSP before the focus groups were held, the focus group discussants cited a number of barriers that prevented them from immediately applying for food stamps after initially hearing about the program. The most common reasons were the stigma and cultural barriers associated with applying for the program. These barriers were acknowledged also by staff from the CBOs and food stamp offices. Other barriers that affected eligible seniors' decision to contact the food stamp office included misinformation about the program's rules, availability of transportation, and communication problems at the initial point of contact with the food stamp office. Each of these is discussed further below.

# A. Stigma and Cultural Barriers

Though food stamps are designed in part as a nutritional safety net for the elderly poor, many seniors said they find it difficult to disassociate the program from the stigma of government welfare. Some seniors said that they would not apply for benefits because they felt they would be ridiculed, or looked down upon by others.

"And, this particular age group is extremely prideful, and it is humiliating to be embarrassed sitting in a CSO [food stamp office] applying for food stamps or any other service, I mean, they are proud people." (Central Washington CBO)

"Korean people have this tendency, their pride hurts. Food stamps kind of hurts their pride. So, they say, what do you know about me? And they get their pride hurt." (Tacoma participant, translated from Korean)

Other discussant comments indicated that many seniors are too prideful to accept what they consider to be a handout. While pride has been a known barrier to FSP participation for the general food stamp recipient population, several issues of pride and stigma are specific to elderly food stamp participant groups. Several participants and nonparticipants said they found it very difficult to ask for help after having supported themselves for so many years.

"That was the hardest thing for me when I needed help... to ask for help. I've never had to all my life. I take care of myself. And when the time came I didn't have enough money to eat on and didn't have transportation somewhere at certain times, it's the hardest thing in the world for me to ask for help, even at the volunteer services that are there to be the help. It's awfully hard for me to do. It's pride, I think, more than anything. It's been awfully hard for me to face." (Seattle nonparticipant)

"Going there, and also using food stamps, involves a certain amount of humiliation. And, that may be a factor which sort of inhibits people from going because you think if I get these I'm still going to tell the clerk at the check-out counter, and not only that, but the people waiting in line might hear you." (Seattle nonparticipant)

CBO staff from Central Washington said that many in the generation of current seniors do not believe in accepting public assistance, and would find it humiliating to have to apply for benefits.

"Well the younger generation is...more aware of systems, you know, I think the feeling is that this is something that's here to help us and we can use it, and there's no need to be ashamed of it, as opposed to that age group [seniors] that, no matter what you call it, to them it's charity and handouts and they don't want it. They don't want to take charities or handouts." (Central Washington CBO)

"And also the older generation, and we're talking about people 60 and up, probably weren't raised receiving public assistance..." (Central Washington CBO)

While stigma prevented some seniors from applying for food stamps, it was also a factor for seniors who ended up deciding to apply for food stamps. Each of the English-speaking participants who had not been on food stamps before said that they applied because they truly needed the benefits, but they felt stigmatized and degraded for having to rely on food stamps.

"To me, I think it was sort of a degrading thing."

"It is degrading."

"It is. You worked all your life."

"And you pay taxes all your life."

"And then you end up and you got to ask for help." (Seattle participants)

"One particular client...came in and cried throughout the entire interview. Just cried throughout the entire interview. I happen to consider myself very compassionate with people and I wasn't able to console her at all. And, she had sold her furniture, her jewelry, most of her dishes, and everything she could think of before came into the office to apply. Her home was in foreclosure and it was embarrassing to her. And, this stigma that it's going to bring her in front of her community as to how they're going to perceive her if they find out she's receiving assistance." (Tacoma food stamp worker)

In the English-speaking groups, the perception that those who are unable to provide for themselves or their families are lazy and unwilling to work diverted some seniors from applying for food stamps; one senior who finally did apply for food stamps said this belief had made it very difficult for her to apply.

"Well I was from the generation where...no way did you take that stuff. You either worked for it or you did without it. And what they had there, I used to go with my mother once in a while...but it was very much looked down on. So I had to get up a lot of courage to just ask (for food stamps)." (Seattle participant)

Cultural issues also prevented some seniors from applying for food stamps. In the Spanish-speaking community, the tradition of relying on the family to take care of one another acts as a barrier to applying for food stamps. Receiving food stamps was thought to invoke shame on a family by showing others that the family was not able to take care of the elderly person properly.

"...Hispanics are very tied with culture and ideals and traditions. We are very proud of our own. We believe in protecting our own, you know. This is the way we were raised." (Central Washington CBO)

Some Korean discussants, staff from CBOs and food stamp office staff said that the children of Asian immigrant seniors sometimes dissuade their parents from applying because of how it will reflect upon them.

"So they want to try (to apply for food stamps) But then their kids have their pride and they don't like the fact that their parents are getting it. And then there are some people who cannot even help their parents out, but because of the pride they are just discouraging their parents [from applying for food stamps]." (Tacoma participant, translated from Korean)

Many Korean-speaking participant and nonparticipant seniors were afraid of putting too much financial stress on their children by asking them for help, but did not want to go to the government for assistance because they might bring shame to their family. As a result, several discussants said that some Korean seniors who need help with food assistance don't seek it and keep their need hidden from their family and community.

# B. Misinformation

Consistent with current literature regarding seniors' participation in the FSP, focus group discussants identified misinformation about the FSP's benefits and rules as a common reason that eligible seniors do not even considering applying for food stamps. One possible indicator of the prevalence of this misinformation is the fact that among the Spanish-speaking and Korean-speaking senior discussants in the eligible nonparticipant focus groups, the majority of those who had never been on the program in the past (9 of 17) had not even considered applying.

In addition to traditional misinformation about the FSP rules for the general elderly population, immigrants had multiple layers of misinformation regarding their eligibility for food stamps. Their misinformation and confusion were both about Federal rules and State rules (since Washington State provides State funded food stamps for all legal immigrants that were made ineligible for the FSP in 1996.)

#### 1. General Misinformation

Focus group discussants expressed misinformation related to benefit levels and eligibility determination rules. Most prevalent among all groups of eligible nonparticipant seniors was the assumption that all seniors can receive only the minimum monthly benefit level of ten dollars in food stamps.

Misinformation about the limits on asset levels and the definition of a household for determining food stamp eligibility were also indicated by several senior nonparticipant discussants. Some assumed that in order to be eligible an individual or family has to sell their

house or car and then wait to apply until they spend that money. Others said they thought they would automatically be ineligible because they live with their children regardless of whether they purchase and prepare food separately from their family.

Some discussants were afraid to apply for food stamps, not because of the implications it could have on them individually, but because of the implication it could have on others. For example, several senior discussants and CBO representatives said that the elderly are concerned that by accepting food stamps they might be taking them away from someone else who needed them.

"Maybe that's the reason there isn't anything left because it is going to someone else." (Seattle nonparticipant)

"Something I come across, to, is that there is a sense of scarcity to the funding for the program and that there's more worthy people worth it. And something I've come across, too, is the idea that programs like the Food Stamp Program are largely for single women with children and that it is not necessarily just a citizen, human being program. They are single adults with no children and they don't have access to the program, that it is not for them, and there's far more needier people and that they shouldn't take up any space in the program." (Seattle CBO)

"Seniors that I have heard say, 'I can make do.' Since there is so little money for people, I don't want to be one of the ones that have to take it out of the babies' mouths. (Seattle CBO)

"They think they are taking it away from somebody more needy. I think that's the one I hear the most, 'Oh, I don't want to take it away from somebody who needs it more than me." (Tacoma CBO)

Staff from community based organizations and food stamp office workers said that because most seniors learn about the program from family, friends, and neighbors, false information is passed along with correct information about the program. They also indicated that this low-income population has less information than younger adults do about the types of government assistance they might be eligible for. Though these problems were expressed by staff working with all groups of low-income seniors, it appears to be especially true for the non-English-

speaking community, where the volume of misinformation is greater and the sources of information are more limited.

"General frustration and misinformation is spread from applicant to applicant, which makes it more difficult for the food stamp educators to do their jobs. The elderly are more likely to trust their peers and the information they provide than info they hear from other sources." (Central Washington CBO)

The general population—at least the younger population—they can find out other information. Whereas the elderly have less access to resources and information so they ask their children and other family members. And, sometimes, those family members have the wrong information. (Seattle food stamp worker)

## **2.** Misinformation Specific to Non-Citizens

Under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) many legal immigrants lost eligibility for food stamps. Congress and the President enacted partial restoration of these eligibility cuts in the Agricultural Research, Extension and Education Reform Act of 1998. At the same time, the law also gives States the option to use their own funds to provide food stamps to legal immigrants within their State. Washington was one of the first States to choose this option and created the Washington State Food Assistance Program for Legal Immigrants, which works under the FSP eligibility rules for immigrants established in the Food Stamp Act prior to PRWORA.

Though the food stamp eligibility of legal immigrants did not change due to the changes in Federal food stamp law, the focus groups revealed much confusion and misinformation about the eligibility of seniors who are sponsored by their relatives and how their food stamp participation might affect their children in their future or their potential to become permanent citizens in the future.

Concern about sponsor liability and other negative effects on their families. Some non-participant seniors mentioned that they did not want to participate in the Food Stamp Program because they believed their children, who are their sponsors, would be held financially responsible for repaying any State funded

food stamp assistance—even if their children's families had low incomes and might not in fact be held liable under immigration law. Others had heard that their children or grandchildren would not be able to become naturalized, receive financial assistance for college, or get a job in the future because they had received food stamps. Some examples of the discussants' comments on these topics are included below.

"I heard about [food stamps] but they said something big will happen if you receive it before your 3 year residency comes up. Somebody will be damaged or someone will be hurting. They were saying because my son-in-law is a soldier, he has to pay back the benefits that I receive. That's why I didn't apply." (Tacoma nonparticipant)

■ Waiting period before immigrants can apply for food stamps. In Washington, where DSHS provides State-funded food stamps for legal immigrants, otherwise eligible legal immigrants can receive food stamps soon after entering the country. However, the complexity and quantity of rules surrounding immigrants and eligibility for U.S. government assistance programs can be daunting, not only to the non-English-speaking immigrants, but to advocates and outreach workers from various community-based organizations as well. There appears to be a great deal of confusion regarding when immigrants may apply for food stamps, and what repercussions exist if they apply too early.

Some participant and nonparticipant discussants said that they thought they could not apply for food stamps until they had been in the country for three years or sometimes for five years.<sup>6</sup>

"My case too, green card I only received two years ago and I heard that you have to be here for at least 3 years in the U.S. to be eligible."

(Moderator): "Who told you that?"

"I don't know. I just heard that." (Tacoma nonparticipant)

The reasons for this confusion may be many, They may have heard that while they are sponsored in the U.S. they are ineligible for food stamps. (However, sponsored immigrants can be eligible if their sponsor is low-income and has limited assets or if their sponsor meets certain exemptions). It is likely that this kind of misinformation is spread because many immigrants have difficulties obtaining the information they need from their sponsors to determine food stamp eligibility. Or, they may be working under the assumption that they are not eligible to receive food stamps until they have been in the country for five years or until they have worked 40 quarters, whereas in Washington State--which provides State-funded food stamps to income-eligible legal immigrants--this waiting period is not required for receipt of food stamps.

Misinformation regarding Food Stamps and "Public Charge." Some discussants believed that accepting food stamps would hinder their chances of being granted U.S. citizenship, because it would deem them dependent on the U.S. government and a "public charge" ineligible to receive a green card. In fact, while receipt of SSI or other cash assistance will affect determination of eligibility for Legal Permanent Resident (LPR) status, receipt of food stamps, medical assistance, and other non-cash benefits can not affect individuals' ability to obtain a green card.

"They fear their getting food stamps will affect their children or grandchildren's green card. I receive a lot of questions about how long they have to wait to apply for food stamps so that it does not affect their children or their family." (Central Washington CBO)

### C. Transportation

Many focus group discussants cited limited transportation as a barrier to seniors being able to get to the food stamp office to initiate an application. Many of the elderly discussants were unable to drive, and several of them found taking the bus to the food stamp office to be very difficult. Seniors in less populated areas expressed a harder time trying to find transportation help to get to the food stamp office. The representatives from CBO confirmed that transportation was a significant barrier to getting to the food stamp office to apply for benefits.

"Especially if they live in the outlying areas and have to come in, you know, some of them, even the trip itself can be stressful. Especially if they are frail." (Central Washington CBO)

"And it you live out in the country, well ... it is four bus rides sometimes. Two (trips) in and two (trips) back home." (Seattle CBO)

In Tacoma, many seniors explained that the public transportation system does not stop near the food stamp office. In Central Washington, several discussants said there was no public transportation available to seniors in most of the rural areas, and those that had transportation available were limited to a service called Dial-A-Ride, which requires 24-hour notice and often

picks up seniors several hours before their appointment and drops them off several hours afterward, in order to accommodate other passengers' schedules.

"The elderly get Dial-A-Ride, but they forget to call the day before and that's a hassle and usually you need to call them to make the appointment." (Central Washington CBO)

#### D. Communication Barriers at Initial Contact with the Office

Language issues play a large role in hindering some non-English or limited-English speaking elderly from applying for food stamps once they try and contact the food stamp office. Some CBO staff explained that non-English-speaking seniors who call the food stamp office are often times unable to reach someone who speaks their language and do not call again. Many non-English-speaking elderly said that when they encounter the automated phone system they just hang up.

One CBO discussant pointed out that many seniors, regardless of their primary language, have a fear of new technology which makes using the automated telephone systems difficult.

"I think it is intimidating, the technology for them is intimidating. They don't want to be talking to a machine and then leave a message or anything." (Central Washington CBO)

In Central Washington, when no one can answer the phone, there is a telephone message first in English and then repeated in Spanish. Some discussants reported that the Spanish-speaking seniors are sometimes unaware that the messages are repeated in Spanish and hang up while hearing the English message.

"You don't know that there's going to be a Spanish message if they are not experienced enough to find out." (Central Washington CBO)

This chapter has discussed the factors that can prevent food stamp eligible elderly from contacting a local food stamp office and obtaining an application form or deciding to apply. Societal and cultural factors, misinformation or confusion about the program's rules and benefits, transportation, and communication difficulties with the food stamp office stop a portion of eligible seniors from seeking a food stamp application or beginning the food stamp application process. Those that do begin the process face additional influences that may affect their decision or ability to complete the application and/or recertification processes. These issues are the focus of the next chapter.